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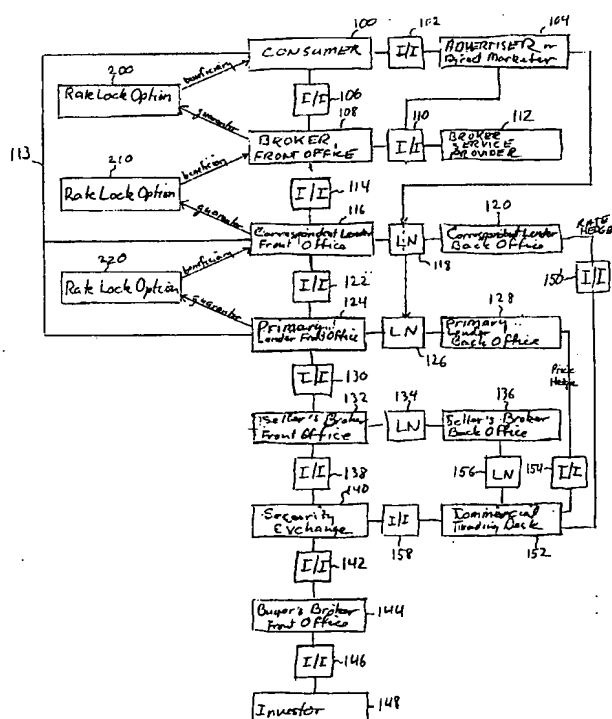
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(54) Title: **LOAN LOCK OPTIONS**



(57) Abstract: The disclosure relates to computer-implemented options that can be negotiated between two parties, addressing a financial term of a transaction, which financial term is subject to change before it becomes a fixed obligation of the parties. Disclosed embodiments implementing the options include a template for associating data indicating a desired price lock with data indicating a customer identity; a data structure; a database recorded on a computer readable medium; a programmed computer system; a self-executing option agreement; a method or machine for establishing a price lock for a future transaction; methods for calculating and hedging risk exposure resulting from accepting a portfolio of such options; and a computer-aided method for producing an asset-backed security backed by a multiplicity of loans.